

Table 46. **Percent of employees participating in selected benefits, full-time, by geographical region, 1996-98¹**

Benefit	Northeast	South	North Central	West
Paid leave:				
Holidays	88	82	84	78
Vacations	89	88	87	84
Personal leave	36	14	22	13
Funeral leave	76	61	70	55
Jury duty leave	87	77	79	60
Military leave	45	40	40	30
Family leave	3	2	3	1
Unpaid leave:				
Unpaid family leave	81	72	73	70
Disability benefits:²				
Paid-sick leave	69	58	55	58
Short-term disability	64	30	40	23
Long-term disability insurance	30	32	36	33
Survivor benefits:				
Life insurance	77	77	80	69
Accidental death and dismemberment	56	60	62	52
Survivor income benefits	1	2	6	2
Health care benefits:				
Medical care	74	71	74	72
Dental care	52	38	48	56
Vision care	27	15	22	32
Outpatient prescription drug coverage	69	66	70	67
Retirement income benefits:				
All retirement	72	66	68	65
Defined benefit	48	37	43	38
Defined contribution ³	42	43	41	42
Savings and thrift	25	28	25	29
Deferred profit sharing	10	9	14	11
Employee stock ownership	2	3	2	3
Money purchase pension	9	6	6	4
Cash or deferred arrangements:				
With employer contributions	31	32	31	32
Salary reduction ⁴	29	29	27	31
Savings and thrift	25	26	23	28
Deferral of profit sharing allocation	1	1	3	1
No employer contributions	9	7	10	10

¹ Data for State and local government employees are from the 1998 survey; data for private sector small establishments (fewer than 100 employees) are from the 1996 survey; and data for private sector medium and large establishments (100 employees or greater) are from the 1997 survey.

² Sick leave is limited to annual benefits. Per disability sick leave plans are now reported along with sickness and accident insurance as short-term disability plans.

³ Includes other types of defined contribution plans not shown separately. Sums of individual items may not equal totals, because employees may be enrolled in more than one type of plan.

⁴ Includes other types of salary reduction plans not shown separately.

NOTE: The Northeast region consists of Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, and Vermont. The South region consists of Alabama, Arkansas, Delaware, District of Columbia, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia, and West Virginia. The North Central region consists of Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin. The West region consists of Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming.